FOR FEDERAL CONTROL OF **INSURANCE**

Recent Events Emphasize the Need of Drastic Referm.

POLICYHOLDERS MUST HAVE RUN FOR MONEY

Great Companies Should Be Supervised by Commerce and Labor Department.

not already authorized by existing law.

in my last annual message for an investigation by the department of comtheree and labor of general labor conditions, especial attention to be paid to the conditions of child labor and child labor legislation in the sev-eral states. Such an investigation should take into account the various problems with which the question of child labor is connected. It is true Wethat these problems can be actually met in most cases only by the states themselves, but it would be well for nation to endeavor to secure and publish comprehensive as to the conditions of the labor of children in the different states, so us to spur up those that are behindhand, legislation of a high character among the several states. In such a republic as ours the one thing that we cannot afford to neglect is the problem turning out decent citizens. The future of the nation depends upon the citizenship of the generations to come; the children of today are those who tomorrow will shape the destiny at minds cannot be free. Their passort them. The localisation of Cal. of our land, and we can not afford to neglect them. The legislature of Colorado has recommended that the DEtional government provide some general measure for the protection from suse of children and dumb animals throughout the United States. I lay the matter before you for what trust will be your favorable consider-

labor should also make a thorough in-vestigation of the conditions of women in industry, Over five million American women are now engaged in gainful occupations; yet there is a) almost complete dearth of data upon which to base any trustworthy conclusions as regards a subject as im-There is need of full knowledge on which to base action looking toward state and municipal legislation for the protection of working women. The introduction of women into in dustry is working change and distrubin the domestic and social hisof the nation. The decrease in marriage, and especially in the birth rate has been coincident with it. We must face accomplished facts, and the adlustment to factory conditions must be made; but sucely it can be made with less friction and less harmful of case. This whole matter in reality forms one of the greatest sociological phenomena of our time, if is a social question of the first importance, of far greater importance than any merely political or economic question can se; and to solve it we need ample data, gathered in a same and scientific spirit in the course of an exhaustive

In any great labor disturbance not only are employer and employe in-terested, but also a third party—the general public. Every considerable labor difficulty in which interstate commerce is involved should be

vestigated by the government and the facts officially reported to the public The question of securing a healty self-respecting and mutually sympa attitude as between emple and employe, capitalist and a difficult one. phases of the labor problem prove difficult when approached. But the underlying principles, the root principles, ples in accordance with problem must be solved are entirely simple. We can get justice and right dealing only if we put as of para-mount importance the principle of treating a man on his worth man rather than with reference to his social position, his occupation, or the class to which he belongs. There are selfish and brutal men in all ranks If they are capitalists the selfishness and brutality may take the form of hard indifference to suffering, greedy disregard of every moral restraint which interferes with the accumulation of wealth, and sded exploitation of the weak; if they are laborers, the form of la giness, of sullen envy of the more for and of willingness to perform deeds of murderous violence Such conduct is just as reprehensible in one case as in the other, and all honest and fursceing men should joi warring against it wherever becomes manifest. Individual talist and individual wage-worker corporation and union, are alike entitled to the protection of the law, and must allke obey the law. addition to mere obedience to the law, each man, if he be really a good citizen, must show broad sympath for his neighbor and genuine desire to look at any question arising betwee them from the standpoint of the neighbor no less than from his own; and to this end it is essential that

capitalist and wage-worker should consult freely one with the other should each strive to bring closer the

day when both shall realize that they

are properly partners and not ene

treats each side in the mass as the

fluences which have brought about the

downfall of republics has ever been

growth of the class spirit.

growth of the spirit which tends to

of the public as a whole to the wel-

which he belongs, the substitu-

about a tendency to treat each man

not on his merits as an individual.

the particular class to

past the most direful among the

in both wicked and foolish.

To approach the questions which inevitably arise between them

from the standpoint which

my if the other side in the mass

age among our people do not corre-spond, and indeed run it right angles to, the lines of cleavage which divide occupation from occupation, which divide wage-worker from capitalists, farmers from bankers, men of small means from men of large means, men who live in the towns from men who live in the country; for the vital line of cleavage is the line which divides he honest man who tries to do well his neighbor from the dishonest man who does ill by his neighbor. In other words, the standard we should ablish is the standard of conduct. the standard of occupation, means or of social position. It is the man's moral quality, his attitude toward the scent questions which concern lumanity, his cleanliness of life, his nower to do his duty toward himself

and toward others, which really count, and if we substitute for the standard ascordance with which all men one class are favored and all men another class discriminated against, we shall do irreparable damage the body politic. I believe that our people are too sane, too self-respect. Unnecessary Offices and Needless ing, too fit for self-government, ever to adopt such an attitude. This givgovernment is not and never shall be government is not and never shall be government by a mob. It shall continue to be in the future what it has sons against such a change. Much must depend, not merely on the needs must depend, not merely on the needs ernment is not and never shall be been in the past, a government based on the theory that each man, rich or poor, is to be treated simply and solely on his worth as a man, that all his personal and property rights are to be safeguarded, and that he is patther to is neither to wrong others nor to suf-

fer wrong from others. The noblest of all forms of government; but it is also the most difficult. We who possess this priceless boon, and who desire to hand it on to our children and our children's children, should ever bear in mind the thought so finely expressed by Burke: "Men are qualified for civil liberty in exact proportion to their disposition to put moral chains uson their own appe-tites; in proportion us they are dis-posed to listen to the counsels of the wise and good in preference to the flattery of knaves. Society cannot exist unless a controlling power upon expenditures or else the revenues will and appetite be placed some-where, and the less of it there he with-where, and the less of it there he withwhere, and the less of it there be within the more there must be without. It is ordained in the eternal constitu-tion of things that men of intemper-

Insurance.

The great insurance companies afford striking examples of corpora-tions whose business has extended no far beyond the jurisdiction of the states which created them as to prolude strict enforcement of supervisand regulation by the parent states. In my last annual message I recommended that the congress carefully consider whether the power of bureau of corporations cannot stitutionally be extended to cover sterstate transactions in insurance int events have emphusized the importance of an early and exhaustve consideration of this question, to see whether it is not possible to furbester safeguards than the sev-states have been able to furhish against corruption of the dawrant kind which has been exposed. It has been only too clearly shown that certain of the men at the head of these large corpirations take but small note of the ethical distinction between honesty and dishonesty, they draw the line only this side of what nay be called law-honesty, the kind of honosty necessary in order to avoid failing into the clutches of the law. Of course the only complete remedy or sames of ethical conduct in the community at large, and especially among bestiness men and in the great profession of the law, and in the growth of a spirit which condemns Il dishonesty, whether in rich man or in roor man, whether in takes the shape of bribery or of blackmail. But much can be done by legislation which is not only drastic but practical. There is need of a far stricter and mure uniform regulation of the vest osurance interests of this country. The United States should in this respect follow the policy of other nations by providing adequate national supersisfon of commercial interests which are clearly national in character. My prede assors have repeatedly recognized that the foreign business of these companies is an important part of our foreign commercial relations, During the administrations of Predents Cleveland, Harrison and Me-Kinley the state department exerised its influence, through diplomatic hannels, to prevent unjust discrimnation by foreign countries against American Insurance companies, These negati tions illustrated the propriety congress recognizing the nafoull character of insurance, for in he absence of federal legislation the state department could only give ex-pression to the wishes of the author-

cy was ineffective throught want of I repeat my previous recommen dation that the congress should also consider whether the federal government has any power or owes any duty to domestic transactions in insurance of an interstate character. That state and of our domestic and foreign con supervision has proved inadequate is merce; and the issue of this should generally conceded. The burden up-on insurance companies, and therefore ply should always be available for the their policy holders, of conflicting business interests of the country regulations of many states, is unques. Every consideration of propulous man who desires to exploit the The evil does not consist in an inadeporations created under the laws of sons. Inflation must be avoided; but larger part of their business elsewhere will insure a larger volume of money evil of conflicting, ineffective and yet than in the less active seasons of the been for many years a widespread de- against speculation, and will expand mand for federal supervision. The for the needs of legitimate business, congress has already recognized that At present the treasury department interstate insurance may be a proper is at irregularly recurring intervisubject for federal legislation, for in obliged, in the interest of the business. creating the bureau of corporations it authorizes it to publish and supply useful information concerning interstate corporations, "including corporations engaged in insurance." obvious that if the compilation of stadatics be the limit of the federal power t is wholly ineffective to regulate this investigations into the organization form of commercial intercourse between the states, and as the insuran susiness has outgrown in magnitude the nossibility of adequate state su- far enough to warrant final conclufully consider whether further legislation can be had. What is above applies with equal force to fra-

The Revenues. There is more need of stability than ery reason why our executive govern-

concern is with the individual worth of the individual man, this government cannot permanently hold the place which it has achieved among the nations. The vital lines of cleav-**OFRAISING** REVENUES

Tariff Laws May Require Some Amendment.

URGES RIGID ECONOMY IN APPROPRIATION BILLS

Public Printing Should Be Done Away With.

whole; for needs and desires are not necessarily identical. Of course, no change can be made on lines beneficial to, or desired by, one section or There must be something like a general agreement among represented in the congress, that the interest of the people as a whole; and there should then be a sincere, intelligent, and disinterested effort make it in such shape as will combine so far as possible the maximum of good to the people at large with the the special interests of localities or classes. But in time of peace the revenue must on the average, taking a series of years together, equal the early to say whether there will be need for it. It should be considered whether it is not desirable that the ariff laws should provide for applying as against or in favor of any other tion maximum and minimum tariff ates estiblished by the congress, restment between other nations and Having in view even larr considerations of policy than those a purely economic nature, it would, my judgment, he well to endeavor o bring about closer commercial cen tions with the other peoples this continent. I am happy to be able to announce to you that Russia now treats us on the most-favored-nation

Economy in Expenditures. I earnestly recommend to the conthis end of a rigid scrutiny of appro priations. As examples merely, I call All unnecessary should be abelished. The commissioner of the general land office recom-mends the abolishment of the office of receiver of public moneys for Unitsaving of about a quarter of a millon dollars a year. As the busine that there should be from time to time legitimate increase in the number of officials, and this fact renders it all the more important that when offices become unnecessary they should be aboltshed. In the public printing also a large saving of money can be made There is a constantly growing tenden y to publish masses of unimportant reformation. It is probably not unands of volumes are published at which no human being ever looks and for which there is no real demand

Yet, in speaking of economy rust in no wise be understood as adocating the false economy which is n the end the worst extravagence yould be a crime against the nation. full to push forward all work on the Panama canal would be as great

Currency. In my message of December 2, 1962,

the congress, I said: "Interest rates are a notent factor p business activity, and in order that these rates may be equalized to meet the varying needs of the seasons and of widely separated communities, and to prevent the recurrence of Anacial stringencies which injuriously affect legitimate business, it is necessary that there should be an element of elasticity in our monetary system. Banks are the natural servants of commerce, and upon them should be placed, as far as practicable the burden of furnishing and maintaining a circulation adequate to supply

tioned, while but little effective check is imposed upon any able and unsergulous man who desires to exploit the The sell does not currency system. Every consideration of company in his own interest at the quate volume of money, but in the expense of the policy holders and of rigidity of this volume, which does the public. The inability of a state not respond as it should to the vary-to regulate effectively insurance cor- ing needs of communities and of seastates and transacting the some provision should be made that As a remedy for this during the fall and winter mouth surdensome regulations there has year; so that the currency will contract world-that is, in the interests of the American public-to try to avert financial crises by providing a remedy which should be provided by con-It is gressional action.

Business Methods in Departments. and conduct of the business of the executive departments. While none of these inquiries have yet progressed sions, they have already confirmed and emphasized the general impress ion that the organization of the deternal and benevolent organizations pariments is often faulty in principle which contract for life insurance. of their business methods are antiquated and inefficient. There is evbut on his position as belonging to a certain class in the community. If such a spirit grows up in this republic it will ultimately prove fatal tows, as in the past it has proved fatal tows, as a task of country in particular, than the dema much least folly or to serve his own selfish ends country concerned.

This bridger on the diseast to the dema machinery should be at least folly or to serve his own selfish ends country folly or to serve his own selfish ends country folly or to se

take it with reasonable prospect of success. I recommend that the congress consider this subject with a take it with reasonable prospect of success. I recommend that the congress consider this subject with a view to provide by legislation for the transfer, distribution, consolidation and assignment of duties and executive organizations or parts of organizations, and for the changes in busness methods, within or between the several departments, that will best promote the economy, efficiency, and high character of the government

Federal Elections. In my last annual message I said. "The power of the government to

protect the integrity of the elections of its own officials is inherent and has been recognized and affirmed by re-peated declarations of the supreme court. There is no enemy of free government more dangerous and none so insidious as the corruption of the electorate. No one defends or excuses corruption, and it would seem to follow that none would oppose vigorous measures to eradicate it. recommend the enactment of a law directed against bribery and corruption in federal elections. The details of such a law may be safely left to the wise discretion of the congress, but it should go as far as under the Constitution it is possible to go, and should include severe penalties against him who gives or receives a bribe intended to influence his act or opina as an elector; and provisions for the publication not only of the expenditures for nominations and elections tween his nation and some other na-of all candidates, but also of all con-tion. But there are demagogues of tributions received and expenditures nade by political committees."

I desire to repeat this recommendamuch expense of an entirely legiti-mate kind. This, of course, means that many contributions and some contributions are contributed and some contributions and some contributions and them of large size, must be made, essary and righteous then either the and, as a matter of fact, in any big man or the nation shrinking from it political contest such contributions forfeits all title to self-respect are always made to both sides. It is entirely proper both to give and receive them, unless there is an im- less than physical suffering, who proper motive connected with either would prefer a shameful peace to the gift or reception. If they are extorted pain and toll sometimes lamentably by any kind of pressure or promise, express or implied direct or indirect, eous peace. As yet there is only a in the way of favor or immunity, then partial and imperfect analogy better giving or receiving becomes not tween international law and internal only improper but criminal. It will or municipal law, because there is undoubtedly be difficult as a matter of no sanction of force for executing practical detail to shape an act which the former while there is in the case shall guard with reasonable certainty of the latter. The private citizen against such misconduct; but if it is is protected in his rights by the law, possible to secure by law the full and because the law rests in the last reverified publication in detail of all sort upon force exercised through the sums contributed to and expended forms of law. A man does not have to by the candidates or committees of defend his rights with his own hand. any political parties the result can because he can call upon the police, not but be wholesome. 'All contribu- upon the sheriff's posse, upon the mitions by corporations to any political titia, or in certain extreme cases upon committee or for any political pur- the army, to defend him, But there is pose should be forbidden by law; di- no such sanction of force for inter-rectors should not be permitted to national law. At present there could use stockholders' money for such pur-poses; and, moreover, a prohibition of this kind would be, as far as it went, an effective method of stopping the evils aimed at in corrupt practices any barbarism or despotism to remain ional and the several state legisla- unorganized as now, the armies and tures forbid any officer of a corpora- navies of those peoples who on the tion from using the money of the whole stand for justice, offer not only corporation in or about any election, the best, but the only possible, secu-but they should also forbid such use rity for a just peace. For instance, of money in connection with any legislation save by the employment of pany only with the other nations that tinctly legal services,

The Hague Conference. at The Hague in 1899, being unable to dispose of all the business before it, recommended the consideration and of neutrals; (2) the limitation of the armed forces on land and sea, and of armed forces on land and sea, and of military budgets: (3) the use of new types and calibers of military and nav-

visions of the present Hague treaty. States government in response ex-ment of the world will permit, pressed its cordial acquiescence and sible there should be a genethat the conference is now an assured an international agreement to thing in its power to secure the suc- fining contraband of war. ess of the conference to the end that

to say something as to the general at-to say something as to the general at-titude of this government toward symptom of this growing closeness of liable at any time to be brought face. Santo Domingo the only opportunity More and more war is coming be looked upon as in itself a lamentable and evil thing. A wanton or use-less war, or a war of mere aggression iess war, or a war of mere aggression.

—in short, any war begun or carried on in a conscienceless spirit, is to be condemned as a peculiarly atrocious crime against all humanity. We cap, however, do nothing of permanent possible to secure anything like an armies will diminish. It is not possible to secure anything like an armies will deminish. It is not possible to secure anything like an armies will deminish and armies will deminish. It is not possible to secure anything like an armies will deminish and armies will deminish. It is not possible to secure anything like an armies will deminish and armies will deminish and armies will deminish and armies will deminish. It is not possible to secure anything like an armies will deminish and armies will deminish arming the condensation of the civilized nations, because as the world becomes more brightness as hand the civilized nations, because and armies will deminish armies will deminish and armies will deminish armies will deminish an crime against all humanity. We can, highly organized the need for navies and armies will diminish. It is not however, do nothing of permanent value for peace unless we keep evertainty in mind the ethical element while for peace unless we keep evertainty in mind the ethical element while for peace unless we keep evertainty in mind the ethical element while highly organized the need for navies to however, do nothing of permanent value for peace unless we keep evertainty in mind the ethical element while highly organized the need for navies to however, do nothing of permanent value for peace unless we keep evertainty in mind the ethical element while highly organized the need for navies to however, do nothing of permanent value for peace unless we keep evertainty in the document will diminish. It is not peace the possible to eccure anything like an investment, because it is no the treaty in the path while less than a mercial republic in order to end or any American republic in order to end any American republic in order to end or successive the treaty of the treaty or some of the creditors who do not dure expose their claims to houses of the republic or some the payment of its obligations; for such that the treaty in a mediate disarmament or the rest turn of the rest of the r These persons would do irreparable harm to any nation that adopted their principles, and even as it is they seriously hamper the cause which they advocate by tending to render it absurd in the eyes of sensible and parts. ously hamper the cause which they advocate by tending to render it about the surd in the eyes of sensible and patriotic men. There can be no worse for of mankind in general, and of his own country in particular, than the demandance of war, the man who in mere toolish sentimentally because may have the interest of peace as well as in the interest of peace as well as in the interest of peace as well as in the interest of justice. It is of benefit to form the implements of war.

I have dwelt much on the dangers fit to our people; it is of benefit to form the interest of justice. It is of benefit to form the interest of peace as well as in the interest of justice. It is of benefit to form the interest of justice. It is of benefit to form the interest of peace as well as in the interest of peace as well as in the interest of justice. It is of benefit to form is in the interest of peace as well as in the interest of peace as well as in the interest of justice. It is of benefit to form is in the interest of peace as well as in th country in particular, than the demagogue of war, the man who in mere foolish sentimentality because more folly or to serve his own seifish ends continually rails at and abuses other continually rails at and abuses other great desire that this second Hague conference may mark a long stride

INTEGRITY OF ELECTIONS

Law Should Prohibit Corporation Contributions.

PUBLICITY URGED AS REMEDY FOR CORRUPTION

Where They Got and How They Spent Campaign Funds.

peace just as there are demagogues of war, and in any such movement as this for The Hague conference it is a essential not to be misled by one set tion. In political campaigns in a essential not to be misled by one set country as large and populous as ours of extremists any more than by the

We have scant sympathy with the sentimentalist who dreads oppression necessary in order to secure a right-Not only should both the na- armed. So long as the world is as cunsel in public manner for dis. on the whole tend to act justly, dis-

armed, we might sometimes avoid bloodshed, but we would cease to be The first conference of nations held of weight in securing the peace of justice—the real peace for which the most law-abiding and high-minded men must at times be willing to fight. recommended the consideration and as the world is now, only that nation settlement of a number of important is equipped for peace that knows how

From all the powers acceptance was received, coupled in some cases with the condition that we should wait until the end of the war then waging between Russia and Japan. The emperor of Russia immediately after the treaty of peace which so happily terminated this war, in a note presented to the president on September 13 minated this war, in a note present a setting international to the president on September 13, save a few classes of cases, which through Ambassador Rosen, took the should themselves be as sharply described and significant and significant as the present of the conduction of the present and significant initiative in recommending that the fined and rigidly limited as the pres-conference be now called. The United ent governmental and social developsible, there should be stated that it would as a matter of tration treaty negotiated among all the take part in the new confer- untions represented at the confrence ence and endeavor to further its aims. Neutral rights and property should be We assume that all civilized govern-protected at sea as they are pro-ments will support the movement, and protected on land. There should be This government will do every- purpose and a similar agreement de- fers to a contractural obligation. Our mingo once more to turn their atten-

substantial progress may be made in the cause of international peace, justice, and good will.

This renders it proper at this time

During the last century there has to enforce such contractural obligations on behalf of its citizens by an ary disturbance. It offers to all bona tions on behalf of its citizens by an ary disturbance. It offers to all bona dide creditors, American and European, the only really good chance to obtain that to which they are justice.

method than now exists of securing justice as between nations, both for the protection of the little nations and for the prevention of war between the big nations. To this aim we should endeavor not only to avert bloodshed, but above all, effectively to strengthen the forces of right. The Golden Rule should be, and as the world grows in morality it will be the guiding rule. snould be, and as the world grows in morality, it will be, the guiding rule of conduct among nations as among individuals; though the Golden Rule must not be construed, in fantastic manner, as forbidding the exercise of the police power. This mighty and free republic should ever deal with all other states, great or small, on a basis of high honor, respecting theorights as jealously as it safeguards its own.

Monroe Doctrine.

One of the most effective instruments for peace is the Monroe Doctrine as it has been and is being gradually developed by this nation and accepted by other nations. No other SANTO DOMINGO ON ROAD policy could have been as efficient in policy could have been as efficient in promoting peace in the western hem-isphere and in giving to each nation thereon the chance to develop along its own lines. If we had refused to

Candidates and Managers Should Tell ditions it would now be completely outworn, would not meet any of the needs of the present day, and indeed would probably by this time have sunk into complete oblivion. It is useful at home, and is meeting with recognition abroad because we have adapted our application of it to meet the growing and changing needs of the hemisphere. When we announce policy, such as the Monore trine, we thereby commit ourselves to the consequences of the policy, and those consequences from time to time after. It is out of the question to Santo Domingto, in her turn, has claim a right and yet shirk the responsibility for its exercise. Not only we, but all American republics who are benefited by the existence of the

> foreign peoples no less than its duty o insist upon its own rights. That our rights and interests are deeply concerned in the maintenance trine, or because we regard the case of the Doctrine is so clear as hardly of Santo Domingo as standing wholly to need argument. This is especially by itself, and to be treated as such true in view of the construction of and not on general principles or with the Panama canal. As a mere matter any reference to the Monroe Doctrine. self-defense we must exercise a The this canal; and this means that we sufficiently peculiar to deserve to b must be thoroughly alive to our in- judged purely on its own merits. The terests in the Caribbean sea.

that in some South American counlest we should interpret the Monroe allude have grown, all need of us to by a European power. Of the debts be the especial champions of the Doctrine will disappear, for no stable and growing American republic wishcalled subsequently and at an early date. These questions were the following: (1) The rights and duties of neutrols: (2) the limitation of the desires is that the other republics on government and people.

this continent shall be happy and Accordingly the executive departmilitary budgets: (3) the use of new types and calibers of military and navalpes and calibers of provers unless they main taken property at sea fit times of the United States may not be find on the United States may not be find on the District and behave with a just regard for their obligations toward outsiders. In the powers with a part of their obligations toward outsiders. In the power strain order within their boundaries and behave with a just regard for their obligations toward outsiders. In the power strain order within their boundaries and behave with a just regard for their obligations toward outsiders. In the power their obligations toward outsiders. In the power their obligations toward outsiders. In the power their outcast of their obligations toward outsiders. In the power with a prosperous; and they can not be hap- meat of our government negotiated the powers signatory to The Hagus or among unitons. At present the conference and suggested that it is imize the number of cases in which it state unable to keep order among its to the honest collection of the reventoward citizens of this nation, in some to the honest collection of the reventoward citizens of this nation, in some to the honest collection of the reventoward citizens of this nation, in some to the number of cases in which it state unable to keep order among its government for running expenses and own people, unable to secure justice of December 18, 1904, the United least to all civilized powers, some from outsiders, and unwilling to do substitute for war which will be fustice to those outsiders who treat it. It is always possible that customs service, and they are seeing two practices to such a practical thing to do is to try to min-toward citizens of this nation, or to the honest collection of the reventure. It is always possible that to the practical thing to do is to try to min-toward citizens of this nation, or to the honest collection of the reventure. It is always possible that to the practical thing to do is to try to min-toward citizens of this nation, or to the honest collection of the reventure. It is always possible that to the practical thing to do is to try to min-toward citizens of this nation, or to the honest collection of the reventure. It is always possible that to the honest collection of the reventure and the practical thing to do is to try to min-toward citizens of this nation, or to the honest collection of the reventure. It is always possible that to the honest collection of the reventure and the practical thing to do is to try to min-toward citizens of this nation, or to the honest collection of the reventure and the practical thing to do is to try to min-toward citizens of this nation. It is always possible that to the honest collection of the reventure and the practical thing to do is to try to min-toward citizens of the honest collection of the reventure and the practic the representatives of foreign governments its belief that the conference could be best arranged under the provisions of the present Hague treaty.

Available in at least a considerable well, may result in our having to take among the various cred. European of American action will not be taken with a view be done through another Hague convisions of the present Hague treaty. well, may result in our having to take among the various creditors whether

i be territorial occupation in any shape, the entire revenue. It is enabling the this The case is more difficult when it re-During the last century there has to enforce such contractural obliga- the curse of interminable revolutionrelationship, but is a means by which to face with disagreeable alternatives, of defense against claims which it the growth can be furthered. Our aim should be from time to time to take such steps as may be possible totake such steps as may be possible to take such steps as may be possible to the control of the views of the senate we shall our take such steps as may be possible to the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the senate we shall our to provide the views of the view

DOCTRINE NOT A CLUB

Its Benefits for All American Republics Alike.

TO PEACE AND PROSPERITY

American Control of Custom Houses Proves Blessing to Island Republic.

relations of one individual to another. so we are, even though slowly, more coming to recognize the duty of bearing one another's burdens, not only as among individuals, but also as among nations. Santo Domingo.

Santo Domingto, in her turn, has Not only and not only every principle of wisdom but every generous instinct within us bids us respond to the appeal. Doctrine, must recognize the obligations each nation is under as regards. It is not or the slightest consequence whether we grant the aid needed by Santo Domingo as an incident to the important point is to give the lose watch over the approaches to needed aid, and the case is certainive conditions in Santo Domingo have for There are certain essential points a number of years grown from bad which must never be forgotten as re- to worse until a year ago all society gards the Monroe Doctrine. In the was on the verge of a dissolution, first place we must as a nation make. Fortunately, just at this time a ruler it evident that we do not intend to sprang up in Santo Domingo, who, treat it in any shape or way as an ex-cuse for aggrandizement on our part threatenting their country and apat the expense of the republics to the pealed to the friendship of the only south. We must recognize the fact great and powerful neighbor who posthat in some South American coun-tries there has been much suspicion also the will to help them. There was imminent danger of foreign interven Doctrine as in some way inimical to tion. The previous rulers of Santo their interests, and we must try to Domingo had recklessly incurred convince all the other nations of this debts, and owing to her internal discontinent once and for all that no orders she had ceased to be able to just and orderly government has any-provide means of paying the debts, thing to fear from us. There are The patience of her foreign creditors certain republics to the south of us had become exhausted, and at least which have already reached such a two foreign nations were on the point point of stability, order, and prosper-ity that they themselves, though as vented from intervening by the unof-yet hardly consciously, are among the ficial assurance of this government guarantors of this Doctrine. These that it would itself strive to help San-republics we now meet not only on a to Domingo in her hour of need. In spirit of frank and respectful friend-ship, which we hope is mutual. If all of the republics to the south of us will only grow as those to which I

The custom houses offer well-nigh to territorial aggression, and it will the only sources of revenue in Santo be taken at all only with extreme re- Domingo, and the different revoluluctance and when it has become evi- tions usually have as their reall aim dent that every other resource has the obtaining possession of these cus tom houses. The mere fact that the Moreover, we must make it evident collectors of customs are Americans, that we do not intend to permit the that they are performing their duties Monroe Doctrine to be used by any with efficiency and honesty, and that nation on this continent as a shield to the treaty is pending in the senate, protect it from the consequences of gives a certain moral power to the ts own misdeeds against foreign na-tions. If a republic to the south of us it has not had before. This has comcommits a tort against a foreign na-tion, such as an outrage against a citizen of that nation, then the Mon-duced such an increase in the revenroe Doctrine does not force us to ues that the government is actually interfere to prevent punishment of setting more from the 45 per cent the tort, save to see that the punish- that the American collectors turn over ment does not assume the form of to it than it got formerly when it took own government has always refused tion to industry and to be free from